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Attorneys for Complainant

BEFORE THE DEPARTMENT OF BUSINESS OVERSIGHT
OF THE STATE OF CALIFORNIA

In the Matter of:)	CFL LICENSE NO. 60DBO-71058
)	
THE COMMISSIONER OF BUSINESS)	
OVERSIGHT,)	ORDER DENYING APPLICATION FOR
)	CALIFORNIA FINANCING LAW LICENSE
)	
Complainant,)	
)	
v.)	
)	
STANSKI, INC.,)	
)	
Respondent.)	

The Commissioner of Business Oversight (Commissioner) finds:

- On or about May 1, 2017, Stanski, Inc. applied for a license pursuant to the California Financing Law (CFL)¹ (Fin. Code, § 22000 et seq.) to engage in the business of a finance lender in this state.
- Stanski, Inc. has violated Financial Code section 22100, subdivision (a), by engaging in the business of a finance lender in this state by making at least 11 loans from 2017 to 2017

¹ Effective October 4, 2017, the name of the “California Finance Lenders Law” changed to the “California Financing Law.” (Assem. Bill No. 1284 (2017-2018 Reg. Sess.) § 4.) For purposes of this document, a reference to the California Financing Law means the California Finance Lenders Law before October 4, 2017 and the California Financing Law on and after that date. (Cal. Fin. Code, § 22000.)

1 without first obtaining a license from the Commissioner, then in effect, or being otherwise exempt.

2 3. The Commissioner is authorized to deny the issuance of a finance lender license to
3 Stanski, Inc. pursuant to Financial Code section 22109, on the ground that Stanski, Inc. has violated
4 Financial Code section 22100, by engaging in the business of a finance lender in this state without
5 first obtaining a license from the Commissioner.

6 4. On December 18, 2017, the Commissioner issued a Notice of Intention to Issue Order
7 Denying Application for California Financing Law License, Statement of Issues, and accompanying
8 documents (“Notice of Intention”) based on the above findings. The Notice of Intention was served
9 on Stanski, Inc. on January 7, 2018 at the address on file with the Commissioner. Stanski, Inc. did
10 not request a hearing and the time to request a hearing has expired.

11 NOW GOOD CAUSE APPEARING, it is ordered that the application filed by Stanski, Inc.
12 for a California Financing Law license is denied. This order is effective as of the date hereof.

13
14 Dated: February 7, 2018
15 Sacramento, California

JAN LYNN OWEN
Commissioner of Business Oversight

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17
18 By: _____
19 MARY ANN SMITH
20 Deputy Commissioner
21 Enforcement Division
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